

United States Bankruptcy Court  
Southern District of IndianaIn re:  
Eddie Wayne Hutchison  
DebtorCase No. 16-09512-RLM  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0756-1

User: admin  
Form ID: b318Page 1 of 1  
Total Noticed: 14

Date Rcvd: Mar 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2017.

db #+Eddie Wayne Hutchison, 2510 Pleasant Way West, Indianapolis, IN 46280-1861  
 14188140 Barclay Card Financing, PO Box 8801, Wilmington, DE 19899-8801  
 14188142 +Carmax Auto Finance, 225 Chastain Meadows Court, Kennesaw, GA 30144-5897  
 14188144 +Courtney Scott, Office of the Attorney General, 302 West Washington St., 5th Floor,  
 Indianapolis, IN 46204-4701  
 14188147 First National Bank of Omaha, PO Box 3331, Omaha, NE 68103-0331  
 14188150 PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180  
 14188152 +U.S. Attorney's Office, 10 West Market Street, Suite 2100, Indianapolis, IN 46204-1986

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14188141 EDI: CAPITALONE.COM Mar 28 2017 22:53:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 14188143 EDI: CHASE.COM Mar 28 2017 22:58:00 Chase, Attn: Bankruptcy, PO BOX 15145,  
 Wilmington, DE 19850-5145  
 14188145 +EDI: RCSFNBMARIN.COM Mar 28 2017 22:53:00 Credit One Bank, P.O. Box 60500,  
 City of Industry, CA 91716-0500  
 14188146 EDI: DISCOVER.COM Mar 28 2017 22:53:00 Discover Card, PO Box 30421,  
 Salt Lake City, UT 84130-0421  
 14188148 +E-mail/PDF: DORBANKRUPTCYCOURTNOTICES@DOR.IN.GOV Mar 28 2017 23:10:14  
 Indiana Department of Revenue, 100 N. Senate Avenue, Room N203-Bankruptcy,  
 Indianapolis, IN 46204-2253  
 14188149 EDI: IRS.COM Mar 28 2017 22:53:00 Internal Revenue Service, PO BOX 7346,  
 Philadelphia, PA 19101-7346  
 14188151 +EDI: RMSC.COM Mar 28 2017 22:53:00 Synchrony Bank, PO Box 965036,  
 Orlando, FL 32896-5036

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 30, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2017 at the address(es) listed below:

Brian Daniel Schellenberg on behalf of Debtor Eddie Wayne Hutchison bankruptcybrian@gmail.com,  
 brianschellenberglaw@gmail.com  
 John J. Petr petrtrustee@kgrlaw.com, IN28@ecfcbis.com  
 U.S. Trustee ustpreion10.in.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**Debtor **Eddie Wayne Hutchison**Social Security number or ITIN **xxx-xx-5432**

Name

EIN --\_-----

United States Bankruptcy Court – **Southern District of Indiana**Case number: **16-09512-RLM-7****Order of Discharge**

12/2015

**IT IS ORDERED** that a discharge under 11 U.S.C. § 727 is granted to the following debtor:

Eddie Wayne Hutchison

Dated: **March 28, 2017**By the court: /s/ Robyn L. Moberly  
Judge, U.S. Bankruptcy Court**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtor personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtor personally on discharged debts. Creditors cannot contact the debtor by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay the debtor damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtor's property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

Pursuant to 11 U.S.C. § 524(c) or (f), this order does not prevent the debtor from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement.

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtor's personal liability for debts owed before the debtor's bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property, special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 &gt;

**Explanation of Bankruptcy Discharge in a Chapter 7 Case (continued)****Some debts are not discharged**

Examples of debts that are not discharged are listed below:

- Debts that are domestic support obligations.
- Debts for most student loans.
- Debts for most taxes.
- Debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case.
- Debts for most fines, penalties, forfeitures, or criminal restitution obligations.
- Some debts which the debtor did not properly list.
- Debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans.
- Debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**